

**AMENDMENTS TO THE SPECIFICATION**

Immediately following the header CROSS-REFERENCE TO RELATED APPLICATIONS, please **REPLACE** the first two paragraphs with the following **REPLACEMENT PARAGRAPHS**:

This application hereby claims priority from U.S. Provisional Application ~~Serial~~ No. 60/168,370 filed December 1, 1999, titled “~~Conditional Payment System~~,” “CONDITIONAL PAYMENT SYSTEMS”, the entirety of which is incorporated by reference herein for all purposes.

This application is related to ~~commonly owned and co-pending~~ U.S. Patent Application ~~Serial~~ No. \_\_\_\_\_, 09/536,788 (~~Attorney Docket No. 99-080~~) filed herewith on March 28, 2000; ~~for titled~~ “METHOD AND APPARATUS FOR CONDITIONAL TRANSACTIONS”, U.S. Patent No. 5,949,044[[,]] granted September 7, 1999, ~~for titled~~ “METHOD AND APPARATUS FOR FUNDS AND CREDIT LINE TRANSFERS”; U. S. Patent Number 5,945,653 granted August 31, 1999; titled “SYSTEM AND METHOD FOR ESTABLISHING AND EXECUTING FUNCTIONS TO AFFECT CREDIT CARD ACCOUNTS AND TRANSACTIONS” ~~granted August 31, 1999~~; U. S. Patent Application ~~Serial~~ No. 09/098,481 titled “METHOD AND APPARATUS FOR PROCESSING A CHARGE APPLIED TO A FINANCIAL ACCOUNT filed June 16, 1998[[,]] and issued as U.S. Patent No. 7,536,349 on May 19, 2009 and U. S. Patent Application ~~Serial~~ No. 09/274,281 filed March 22, 1999, titled “METHOD AND APPARATUS FOR PROVIDING CROSS-BENEFITS VIA A CENTRAL AUTHORITY” ~~filed March 22, 1999~~. The entire contents of which are incorporated by reference herein for all purposes.